

# Great Canadian Housing & Real Estate Conference

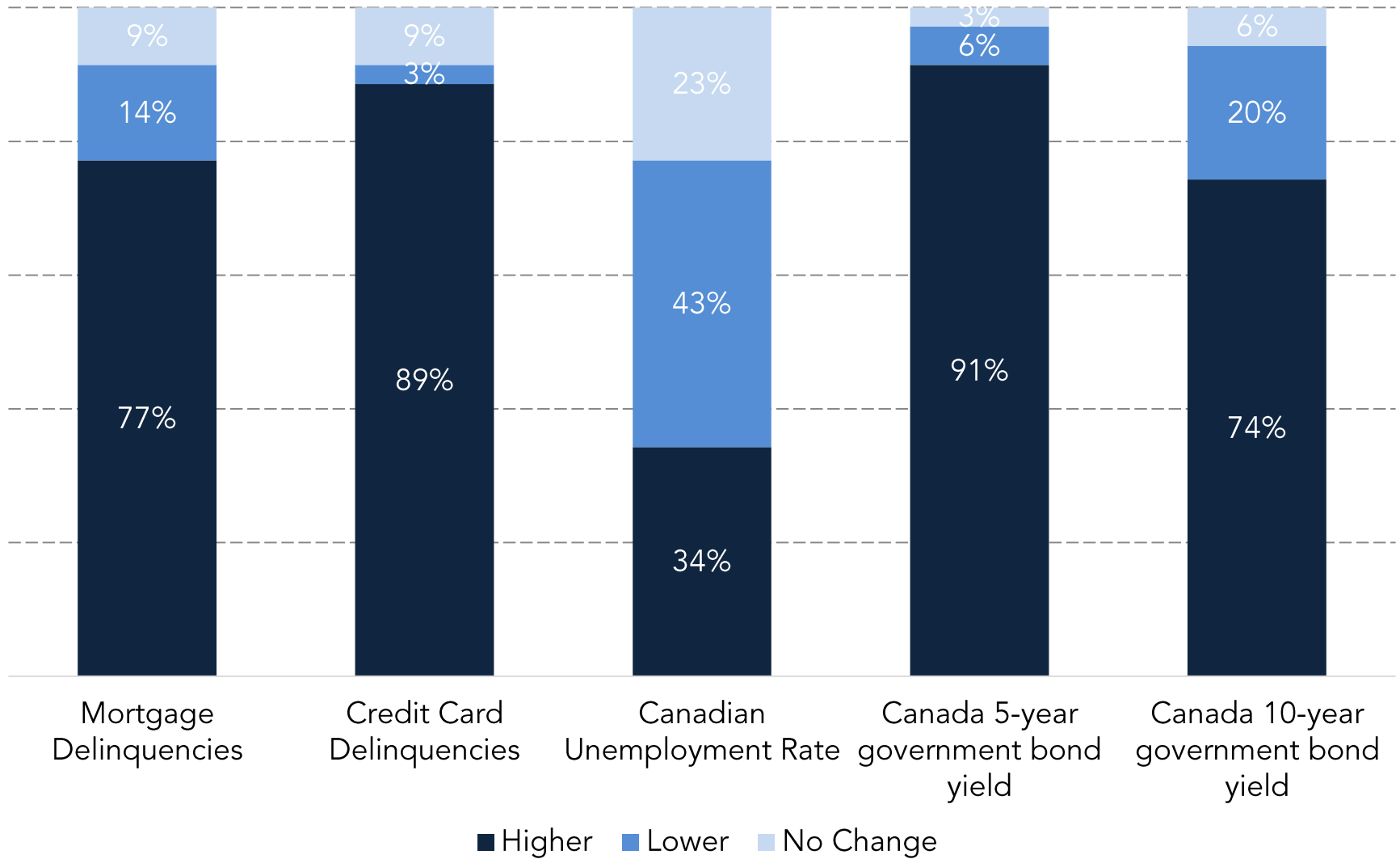
## A Year in Review

Anthony Scilipoti, FCPA, FCA, CPA (Illinois)  
*President & CEO*



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# 2018 Survey: Expectations for Macro-Economic Indicators

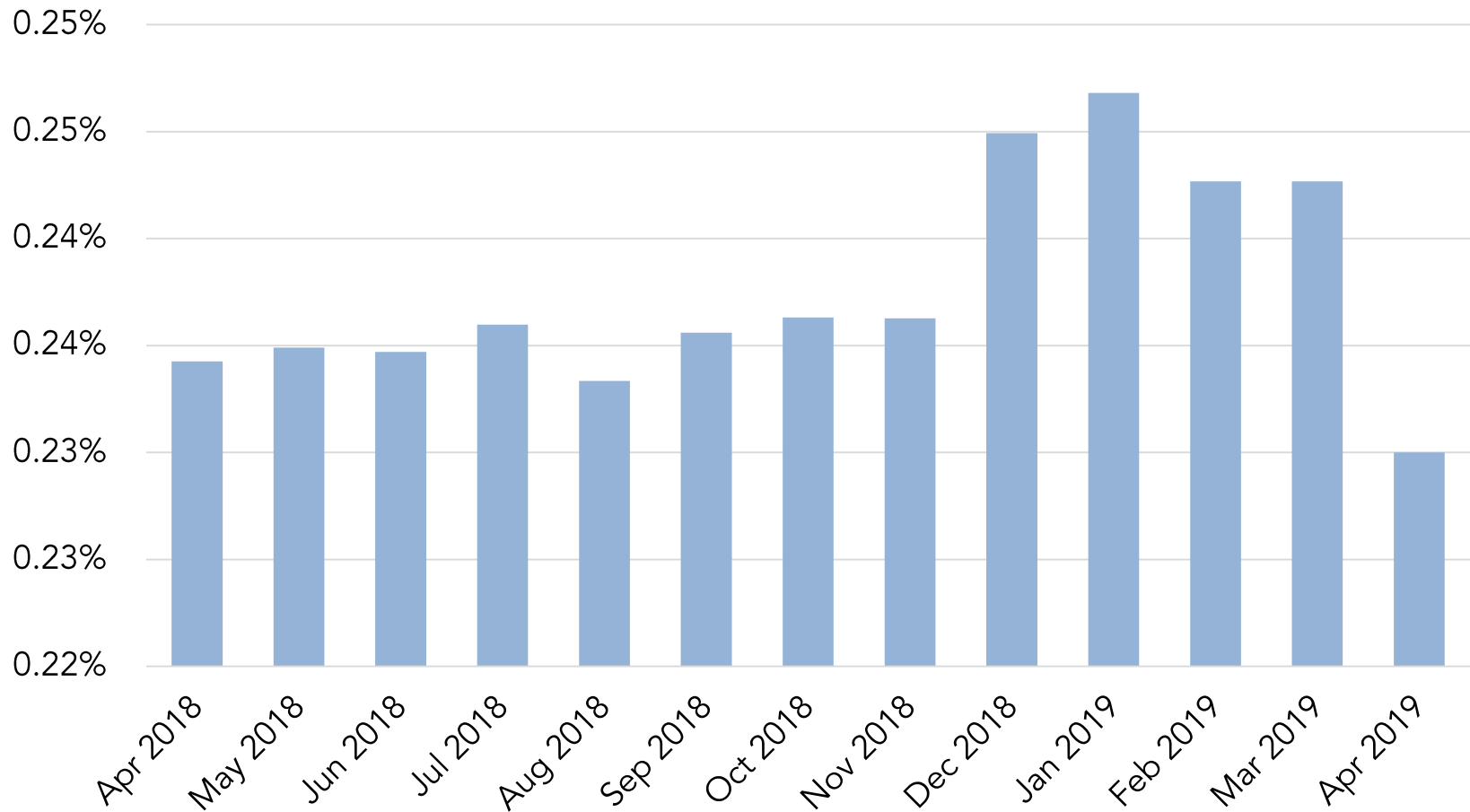


Source: Veritas



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## Canada-Wide Mortgage Delinquency Rates: **77% Said Higher**



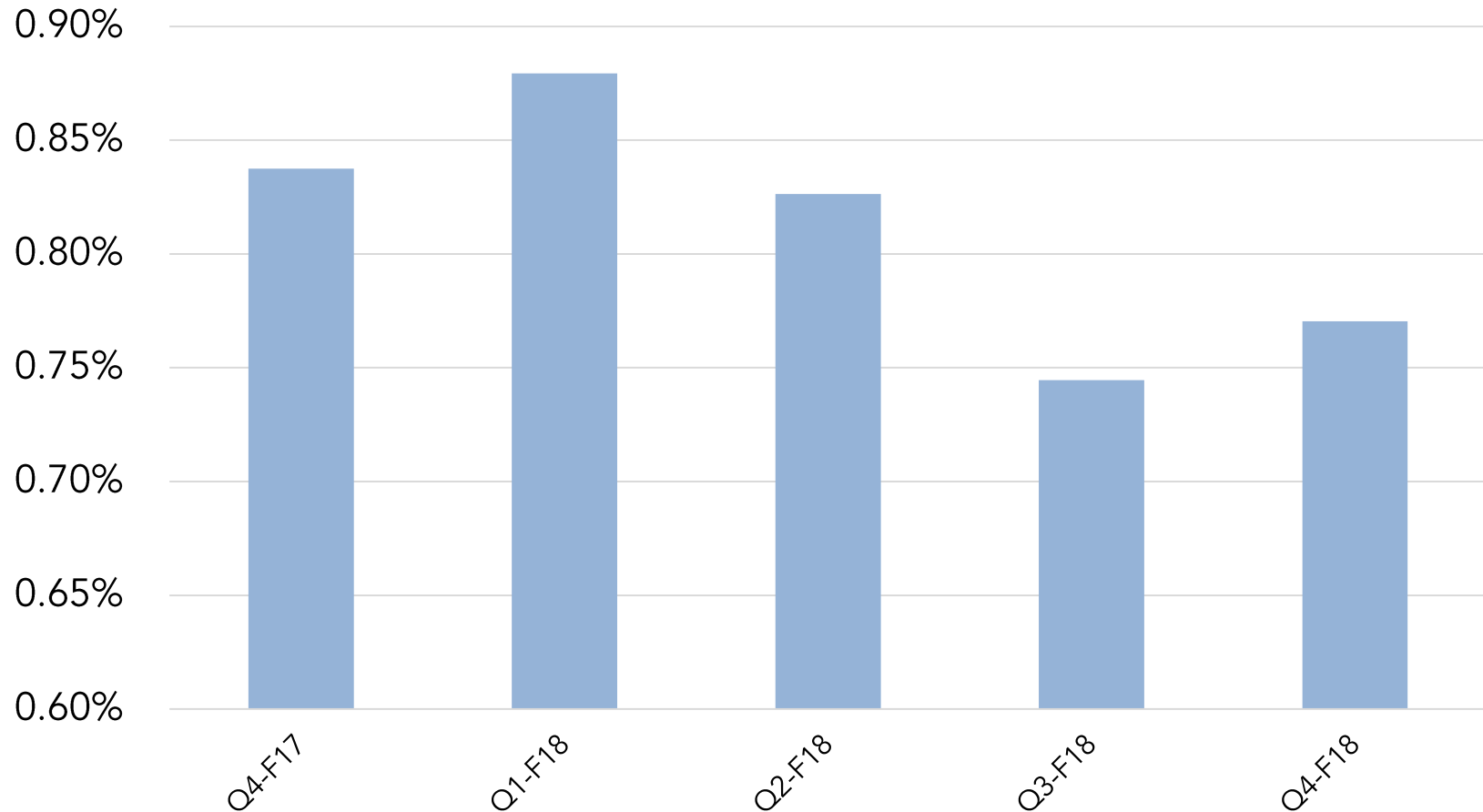
**Mortgage Delinquency Rates have Moved Marginally Lower**

Source: Canadian Bankers Association, Veritas



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## Canada-Wide Credit Card Delinquency Rates: **89% Said Higher**



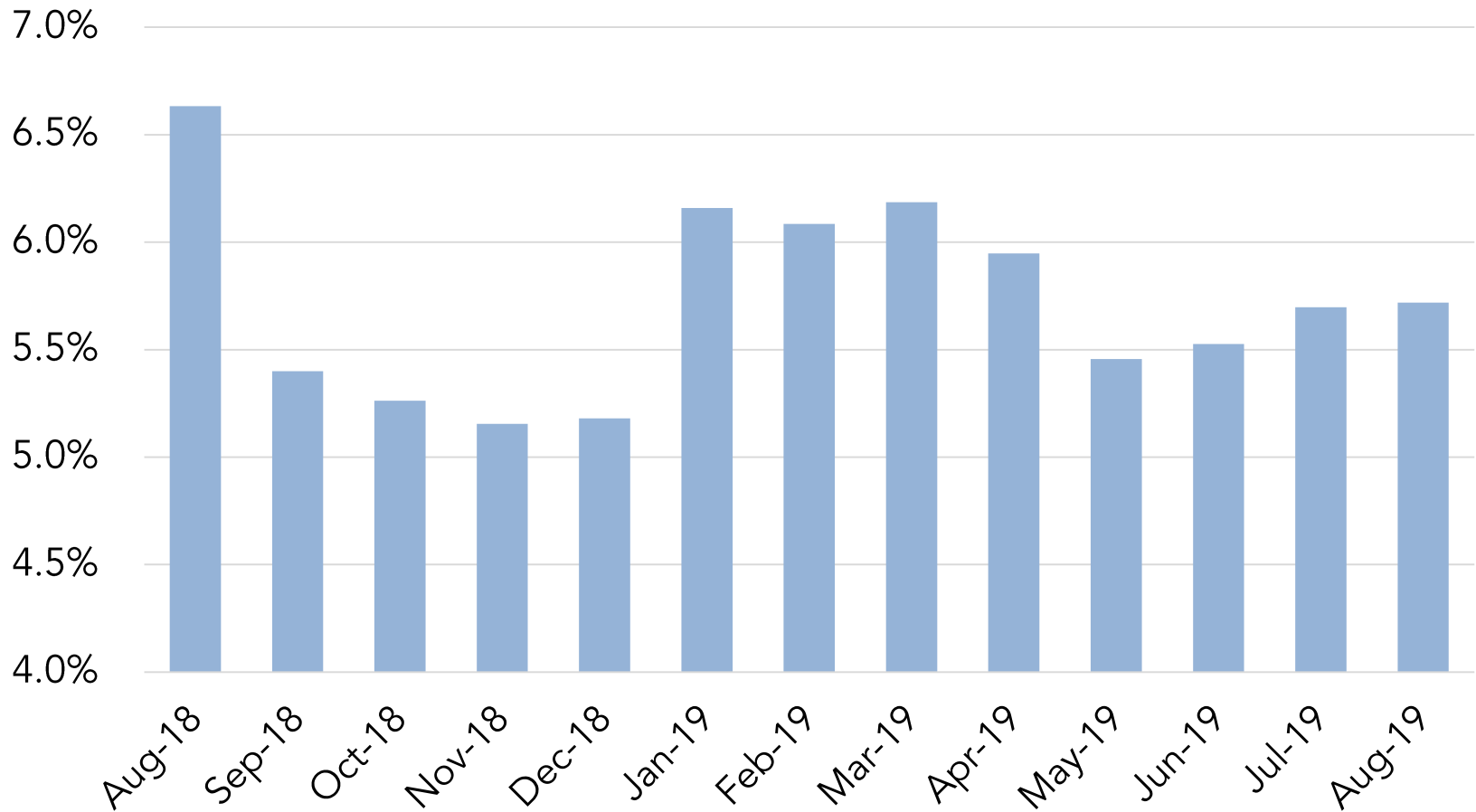
**Credit Card Delinquency Rates have Moved Marginally Lower**

Source: Canadian Bankers Association, Veritas



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# Canadian Unemployment Rate: **34% Higher/43% Lower**



**Unemployment Rate Marginally Higher Relative to 2018**

Source: Statistics Canada, Veritas



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## Canada Government Bond 10-Year Yield: **74% Said Higher**



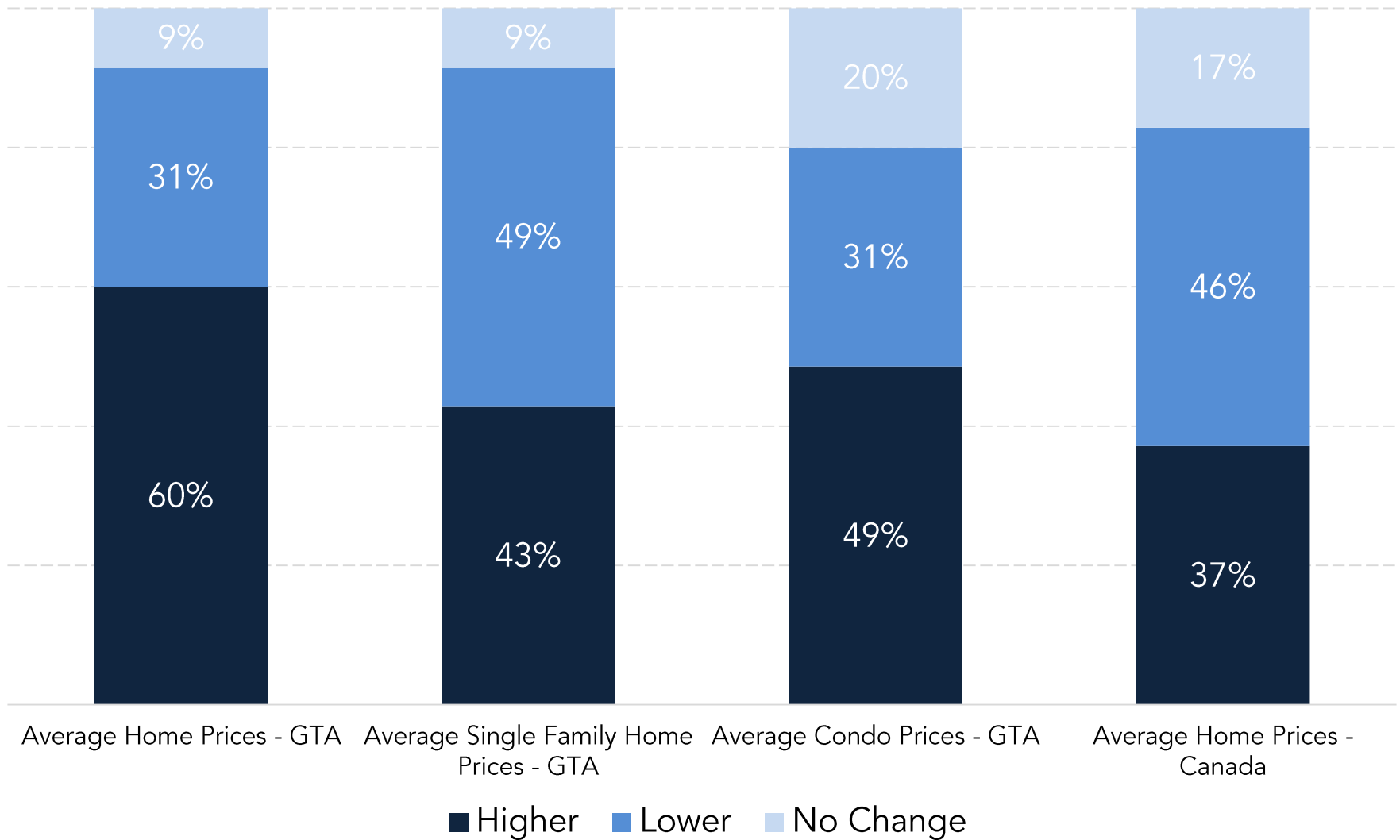
**Market Yields have Declined Significantly since 2019**

Source: Bloomberg, Veritas



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# 2018 Survey: Expectations for Real Estate Prices

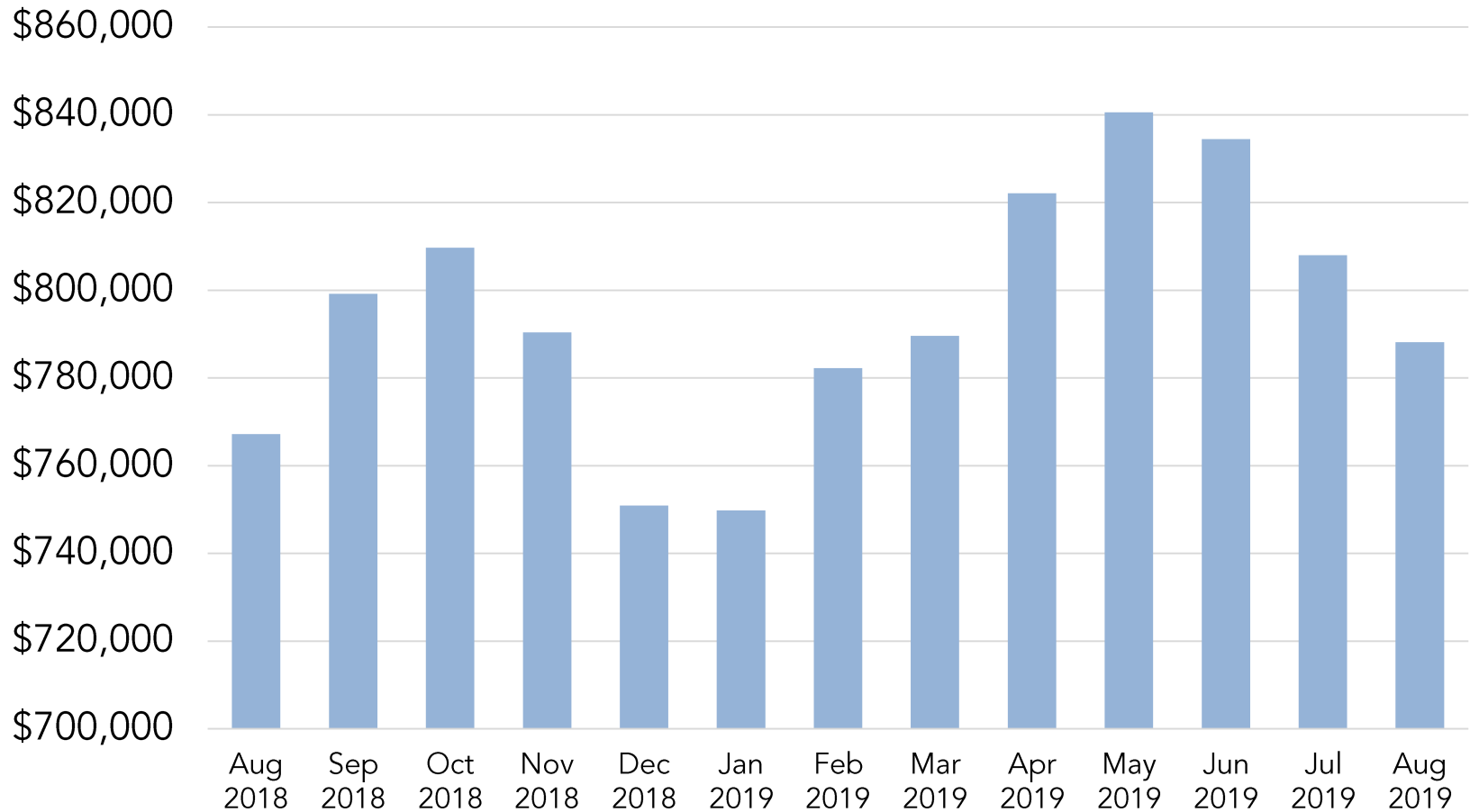


Source: Veritas



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## GTA: Average Real Estate Price: **60% Higher/31% Lower**



**GTA Real Estate Prices Marginally Higher YoY**

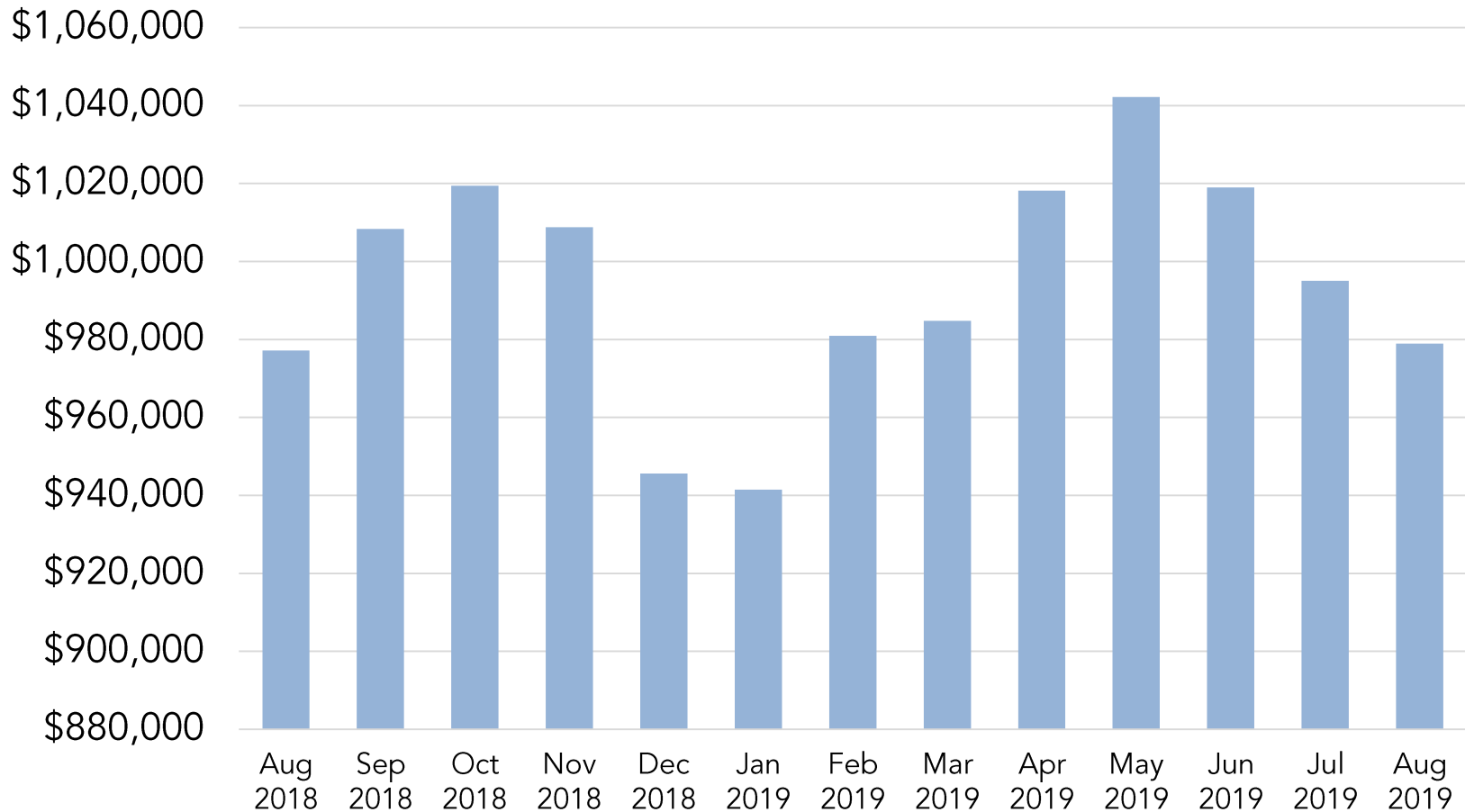
Source: TREB, Veritas



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## GTA: Detached House Prices: **43% Higher/49% Lower**



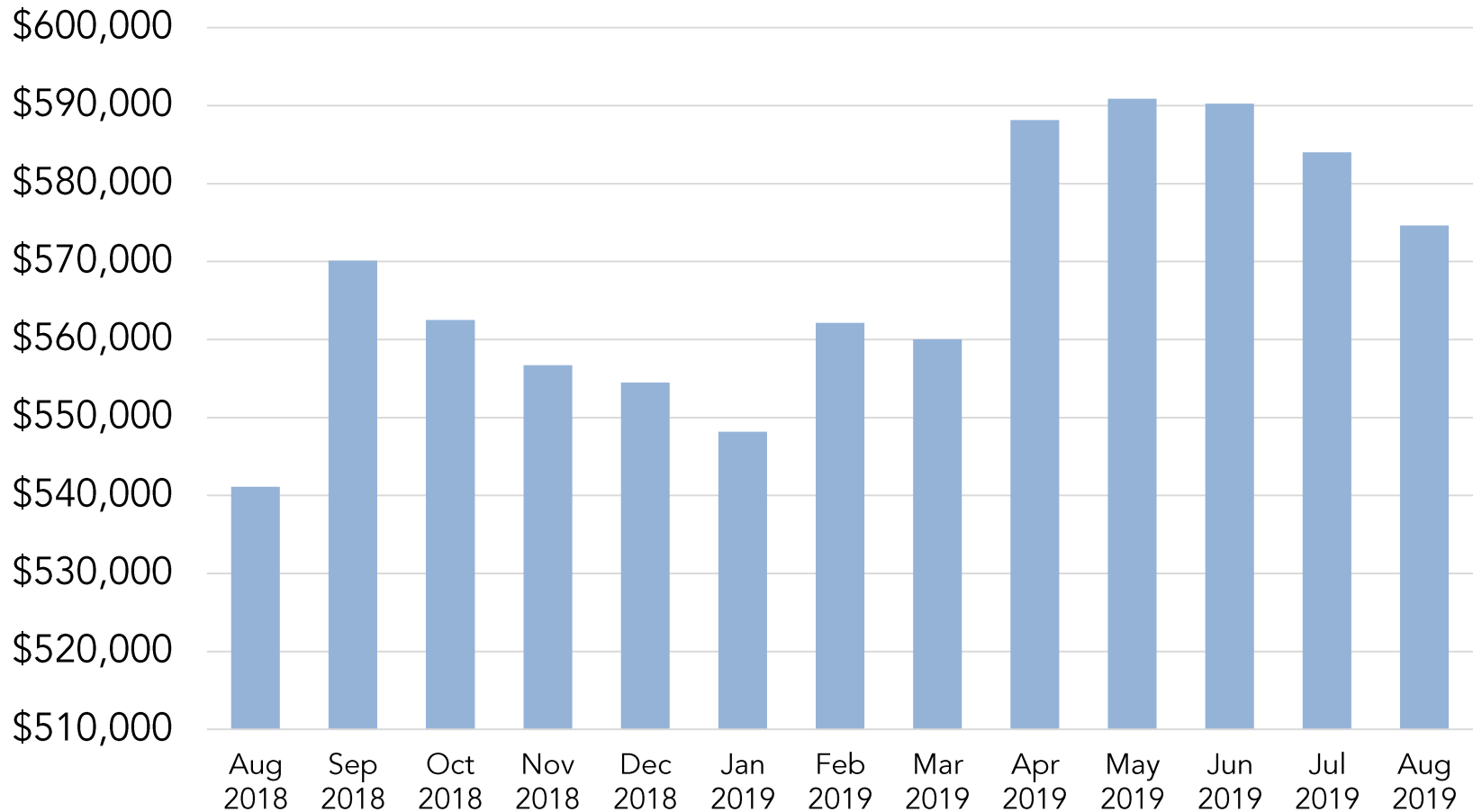
**Detached House Prices are Relatively Stable since 2018**

Source: TREB, Veritas



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## GTA: Condo Prices: **49% Higher/31% Lower**



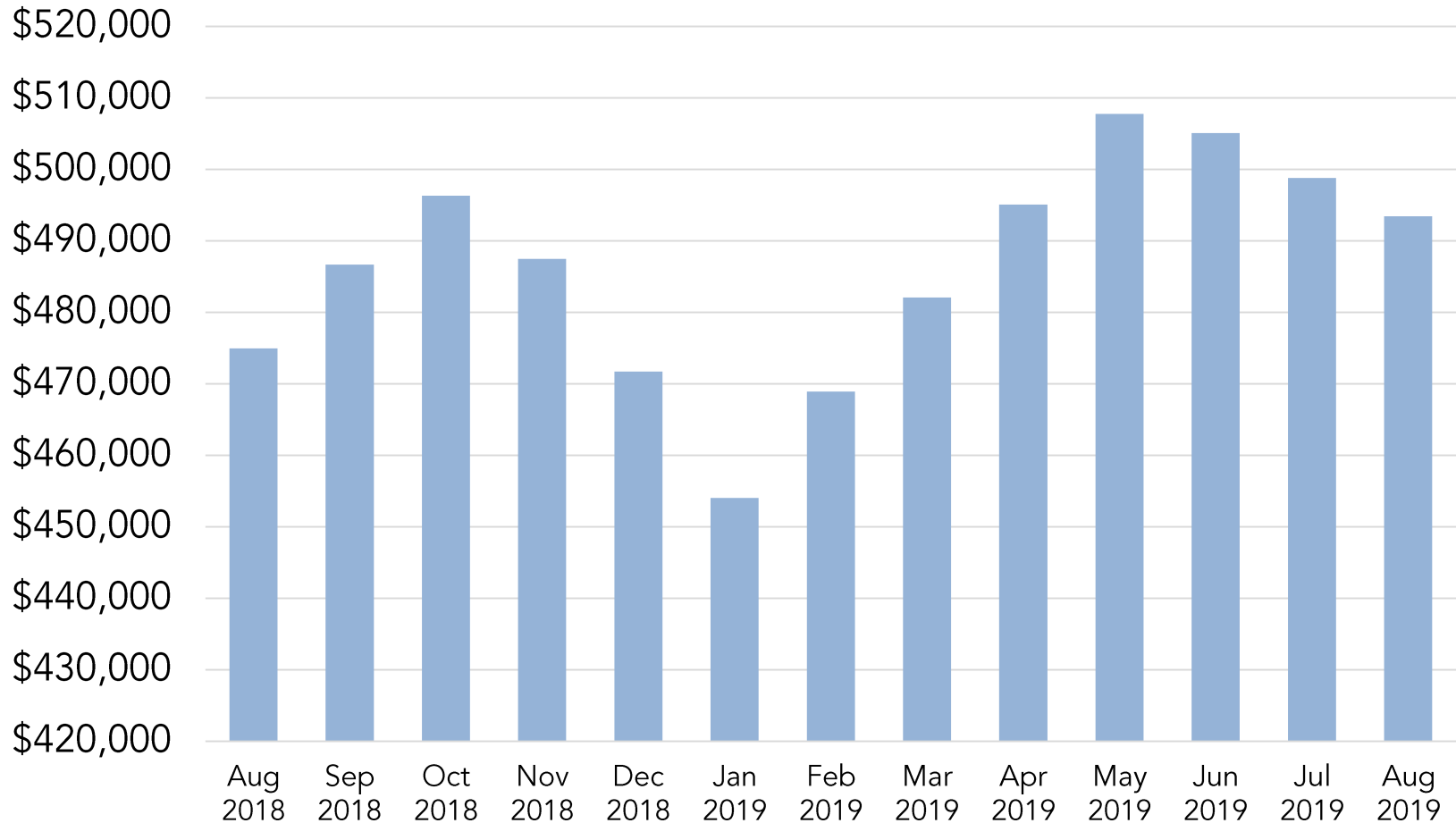
**Condo Prices Have Risen Since 2018**

Source: TREB, Veritas



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## Canada-Wide Average Real Estate Prices: **37% Higher/46% Lower**



**National Real Estate Prices Marginally Higher since 2018**

Source: TREB, Veritas



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**Veritas Dinner Discussion Series**  
**REITs: "Building Change"**  
**Wednesday, November 20<sup>th</sup>**  
**Fairmont Royal York, Toronto, ON**



# **How Will Commercial Real Estate Evolve and Change?**

